

Certificate Number: 14912-PR-DE-024961877

Bankruptcy Case Number: 15-00002



14912-PR-DE-024961877

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 5, 2015, at 10:12 o'clock AM EST, Magin Centeno completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: February 5, 2015 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor